

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Sergio Ramirez Jr
Jenny M Ramirez
Debtor(s)

Case No. 09 B 26733

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2009.
- 2) The plan was confirmed on 09/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 09/10/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$21,506.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$82,241.92
Less amount refunded to debtor	\$1,620.29

NET RECEIPTS: \$80,621.63

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,384.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,994.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,378.58

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Collection Corp	Unsecured	244.00	NA	NA	0.00	0.00
American General Finance	Secured	2,638.00	2,638.07	2,638.00	2,638.00	50.15
American General Finance	Unsecured	NA	0.07	0.07	0.07	0.00
American InfoSource LP	Unsecured	1,000.00	600.33	600.33	600.33	0.00
Arrow Financial Services	Unsecured	2,115.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	1,272.00	NA	NA	0.00	0.00
CBE Group	Unsecured	316.00	NA	NA	0.00	0.00
Citibank Federal Savings Bank	Secured	28,051.00	26,187.04	26,187.04	0.00	0.00
Citibank NA	Unsecured	1,014.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	610.00	460.00	460.00	260.00	0.00
Collection	Unsecured	1,025.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	989.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	9,107.00	9,107.54	9,107.54	9,107.54	0.00
HSBC	Unsecured	6,634.00	NA	NA	0.00	0.00
Nationwide Installment Services LLC	Unsecured	317.00	NA	NA	0.00	0.00
NCO Financial Services Inc	Unsecured	420.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	585.00	NA	NA	0.00	0.00
Nissan Motor Acceptance Corporation	Unsecured	875.00	875.53	875.53	0.00	0.00
Patelco Credit Union	Unsecured	NA	0.07	0.07	0.07	0.00
Patelco Credit Union	Secured	23,069.00	23,069.07	23,069.00	23,069.00	1,436.75
Peoples Energy Corp	Unsecured	904.00	931.00	931.00	931.00	0.00
Portfolio Recovery Associates	Unsecured	713.00	723.06	723.06	723.06	0.00
Portfolio Recovery Associates	Unsecured	792.00	788.20	788.20	788.20	0.00
Professional Account Management	Unsecured	501.00	NA	NA	0.00	0.00
Recovery Management Systems Corp	Unsecured	1,990.00	2,046.96	2,046.96	2,046.96	0.00
Resurgent Capital Services	Unsecured	890.00	935.00	935.00	935.00	0.00
Sears Roebuck & Co	Unsecured	4,228.00	NA	NA	0.00	0.00
Shell Oil Company	Unsecured	771.00	NA	NA	0.00	0.00
Sprint Nextel	Unsecured	2,240.00	2,240.04	2,240.04	2,240.04	0.00
TCF Mortgage Corporation	Secured	45,423.00	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	11,543.00	11,543.85	11,543.85	11,543.85	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US Bank	Unsecured	8,309.00	8,309.90	8,309.90	8,309.90	0.00
Wells Fargo Bank NA	Unsecured	NA	900.40	900.40	900.40	0.00
Wells Fargo Bank NA	Secured	9,118.40	7,317.60	8,218.00	8,218.00	444.73

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$60,112.04	\$33,925.00	\$1,931.63
TOTAL SECURED:	\$60,112.04	\$33,925.00	\$1,931.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,461.95	\$38,386.42	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,378.58</u>
Disbursements to Creditors	<u>\$74,243.05</u>
TOTAL DISBURSEMENTS :	<u>\$80,621.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/13/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.